



VGLI News

Your Veterans' Group Life Insurance

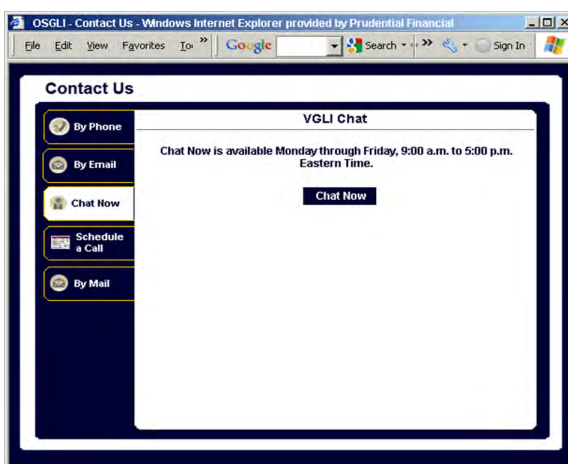
Office of Servicemembers' Group Life Insurance - OSGLI

VGLI Chat try it today!

Veterans covered by VGLI are a mobile group that are always looking for faster, more current ways to communicate. To respond to your requests, OSGLI introduced VGLI Chat. [Try VGLI Chat today!](#)

VGLI Chat allows you to interact real time with a Contact Center Associate online. **VGLI Chat** is one of the many ways for you to contact OSGLI and get information on your VGLI account.

To start a VGLI Chat session sign in to your VGLI Online account and click Chat Now on the Contact Us page.



Schedule a Call

Another feature recently added is [Schedule a Call](#). We understand the importance and value of your time. This new option allows you to select the time for a Contact Center Associate to call you. Log on to your VGLI Online account today and try both of these new features. The new features are available during OSGLI business hours (see below).

Paying Your VGLI Premium

Do you receive [military retirement pay](#) or [VA compensation payments](#)? You can have your VGLI premium deducted from either your military retirement pay or VA compensation payments. Apply for this service through your VGLI Online account or by calling the Contact Center.

5 Ways to contact OSGLI

1. Email osgli.osgli@prudential.com (general information)
osgli.claims@prudential.com (claims information)
2. Web VGLI Chat online available at: www.insurance.va.gov
3. Phone 800-419-1473; 8:00 am to 5:00 pm, Eastern Time
4. Fax 800-236-6142 (general); 877-832-4942 (claims)
5. Mail OSGLI
PO Box 41618
Philadelphia, PA 19176-1618

Thank you for your service

VGLI Online

Create your VGLI Online Account today

Log on to:
www.insurance.va.gov

Select:
[Access your policy information online](#)

Under the VGLI column select:
["access your policy information"](#)

Select:
[Register Now](#)

Enter your:

- ◆ Social Security Number
- ◆ Last Name, and
- ◆ Control Number

Your Control Number appears on your bill and most other correspondence from OSGLI (Do not use the 0001).

With your VGLI Online you can...

- ◆ Pay your bill
- ◆ Update your beneficiaries
- ◆ Change your coverage amount
- ◆ Update your contact information

*"We are dealing with Veterans,
not procedures—
with their problems, not ours."*

Omar Bradley
May 2, 1947

How important is your beneficiary designation?

The most important decision was for you to enroll in VGLI. An equally important decision is who you wish to receive the VGLI benefit in the event of your death. That's why it is so important for you to make sure your beneficiary designation is up to date.

With every life event such as a marriage, divorce, or changes in your family, it is even more important to keep your beneficiary designation up to date.

Make sure your life insurance benefit is paid according to your wishes.

Update Your Beneficiary Today!

There are three easy ways to maintain your beneficiary designation:

- ◆ You can submit your beneficiary changes online from your VGLI account.
- ◆ You can download Beneficiary Designation Form SGLV 8721 and mail it to OSGLI.
- ◆ Call OSGLI if you want the Beneficiary Designation Form SGLV 8721 mailed to you.

Things to remember about naming a beneficiary

- ◆ You can choose any beneficiary you want
- ◆ You can change your beneficiary at any time

If your beneficiary is a Trust, *the Trust documents are not needed until a claim is submitted*. Please consult with a professional financial planner or estate planner to help you create these documents.

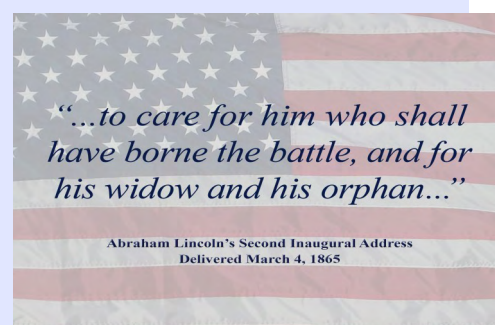
How much life insurance do you need?

Having the proper amount of life insurance can make the difference between a life of comfort or a life of financial struggles for your loved ones.

But how much life Insurance is enough?

VA has provided an **Insurance Needs Calculator** to help service members and Veterans estimate the amount of life insurance coverage they need to make sure their families are fully protected.

The Insurance Needs Calculator allows you to enter your assets and expenses and provides you with an estimate of the amount of insurance coverage you should have. Unlike other commercial calculators, the VA's Insurance Needs Calculator takes into account the special benefits that are available only to service members and Veterans, such as SGLI and VGLI.



To further assist in planning, VA also provides a worksheet that allows you to compare VGLI coverage with commercial insurance plans, and a list of common insurance terms to help you when evaluating different types of insurance. These decision-making tools can assist you in learning more about life insurance and in identifying your insurance needs. You can find the link at: www.insurance.va.gov

Remember, these tools are a good way to get started, but they are only a guide and not a substitute for a financial planner.

**Help get VGLI closer to green and request future notices by email.
Select the electronic notices option in your VGLI Online account.**

SAVE UP TO 5% ON YOUR VGLI PREMIUM

Save between 2.5% and 5% by changing your VGLI Billing Frequency.

You can change your Billing Frequency online or by calling Customer Service

Example: For a VGLI member between the ages of 30-34 with \$400,000 in VGLI coverage, the annual savings is \$24.00

If you pay quarterly, semi-annually or annually, **your current billing statement already reflects this discount**. Example above is for ages 30-34.

Payment Options	Premium (without discount)	Discount	Premium (with discount)	Annual Savings
Monthly	\$40.00	0.00%	\$40.00	\$0.00
Quarterly	\$120.00	2.50%	\$117.00	\$12.00
Semiannually	\$240.00	3.75%	\$231.00	\$18.00
Annually	\$480.00	5.00%	\$456.00	\$24.00

Thank you for your service